

FILED

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DANIEL M. LAVILLE, CLERK
U.S. BANKRUPTCY COURT
WEST DIST. OF MICH.

United States Bankruptcy Court
Western District of Michigan
One Division Ave. N.
Room 200
Grand Rapids, MI 49503

January 29, 2013

Re Case #: 12-07688 *SWD*

Objection to Conformation

To Whom It May Concern:

I'm writing this to dispute that Pamela L. Northedge (Beckett) be permitted to file Bankruptcy. I currently am not getting updated information on this court case. Our mail carrier was in a horrific car accident. Because of her injuries stemming from the accident we have had numerous sub-mail carriers.

Attached please find copies of the Judgment of Divorce dated November 12, 2004 Case # 03-08939DM. Page 10 of the Judgment states that the Plaintiff has a right to fifty(50%) of said sum and shall retain a **Secured Interest** mortgage against said property until such time as it has been refinanced. Also, attached please find Circuit Court orders dated August 13, 2010 of which the debtor Pamela L. Beckett was ordered to pay the monies owed to me from the marital home. The sum to be \$22,428.00 plus

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Interest as stated from Diane J. Wechter, Attorney At Law (Pamela's Attorney) Page 3. Also, attached please find copies of the original loan document on said property, showing that my name is still on the Mortgage on the marital home. Also, I did file in the Circuit Court on August 24, 2012 the Motion was stayed upon Defendant filing in Bankruptcy Court. We did not receive the Bankruptcy Paperwork as stated above, in a timely manner.

Per the Judgment of Divorce Pamela had 5 years to refinance or sell the Marital Home. Pamela has remarried and has a second income. The total owed on the home is \$40,210.17 with a monthly payment of \$564.40. Not including the amount owed to me. I have waited over 3 years for the Pamela to pay the monies owed plus the 5 years that the Circuit Court gave her plus expenses of court fees, missed days of work and fuel costs to drive to Grand Rapids. I feel that Pamela and her husband can refinance or sell this home. It is unfair to me that my name is still attached to this mortgage 8 plus years later.

Pamela has no minor children living in the home. It is herself and her new husband.

Thank you,


Todd L. Beckett